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What cost the price of a good send off? The challenges for British state funeral policy

Abstract

The period immediately after death has often been overlooked in social policy, particularly in relation to funerals. The challenges presented by projected increases in death rate owing to the ageing population mean that greater attention to state support for funding funerals is required. This paper examines issues around the present provision of state support for funerals via the Social Fund Funeral Payment, exploring potential failures in the way in which the payment meets people's needs. It concludes that considerable change is needed to state funeral policy to ensure that those from low income backgrounds are able to have a 'good send off'.

Key words: bereavement, Funeral Payment, funerals, Social Fund

Introduction

Over ten years ago, Drakeford (1998) expressed concern about the system of support available via the state for families from low income backgrounds when it came to funding funerals and associated dispersement costs. He argued that 'the help which is available in relation to funeral expenses from the social security system has been progressively eroded' (Drakeford, 1998: 523) in a deliberate cost cutting exercise by successive governments. Since then, little has been written about this issue (Corden *et al.*, 2008).

This paper provides an update on state support available for people from low income backgrounds in funding a funeral. Framed by the context that a lack of 'communally shared provision' through the welfare state can exacerbate negative stereotypes associated with claiming 'additional benefits' (Author), the paper focuses on current central government provision for funerals for people from low income backgrounds, arguing that there a number questions pertaining to the sustainability of the present system. These questions stem from the impending rising number of deaths owing to the expanding ageing population (see National Audit Office, 2008) and economic circumstances that potentially reduce an individual's available funds at the end of life, both of which could lead to an increased demand on the state for financial assistance immediately after a death.

While the number of deaths registered in the UK reached an all time low in 2009, at only 559,617 (Office for National Statistics, 2011), the number of deaths in the UK per year is predicted to rise by 17 per cent in the next 20 years driven by an overall rise in the population particularly those in older age (National Audit Office, 2008). Underpinning this paper is the belief that as the number of registered annual deaths increases, clearer policy and a more comprehensive infrastructure to support the potential growth in number of people requiring financial assistance for funerals need to be in place. This infrastructure should be informed by evidence regarding the most efficient means of provision, so that services that are available to recently bereaved people are based on solid and sustainable foundations.

Planning for Death and a Funeral

Death and Finances

In terms of examining the impact of death on individuals and society more generally, much academic work to date has focused on medicine, religion and culture. The financial consequences of death have been limited to seminal publications such as Drakeford (1998) and Corden *et al.* (2008). Within social policy, academic work on the financial consequences of death has largely examined the issue of inheritance (Rowlingson, 2006) and pension entitlement on the death of a partner (Ginn, 2003). Death as a welfare issue has been vastly underrepresented in policy discourse, with attention typically concentrated on the funding of end of life care (National Audit Office, 2008). The process and experiences of people on low incomes in being able to afford services post-death – such as a funeral – and the implications for this in terms of marginalisation is therefore an area ripe for investigation.

This dearth of insight into being able to afford to purchase funeral services is at odds with the growing body of work around people with low income and their attitude towards saving, pensions and being able to afford services in later life (Bryan *et al.*, 2011; Author). In examining who saves and for what purpose, Kempson (1998) and Hayden *et al.* (1999) have argued that for people with low incomes savings are seldom put away for a ‘rainy day’ or to pass on to others, with savings used as a resource for discretionary items such as holidays, Christmas or other events. In essence, people sacrifice long term savings, including saving for their end of life and eventual death, in order to satisfy immediate needs and desires, although the level to which this occurs tends to depend on income and socio-economic status (Bryan *et al.*, 2011). More recently, in a qualitative study of 37 self-defined ‘well’ people aged 50 and over, Samsi and Manthorpe (2011) claimed that saving is often regarded as irrelevant as individuals have little spare resources to leave their children. In terms of saving for the end of

life, similar themes have emerged over the last year: figures released by Sun Life Direct in 2011 suggest that half of UK adults have not made any financial provision for their death or discussed their wishes with relatives, with 60 per cent of adults not having made a will, and 82 per cent of people not having a pre-paid funeral plan.

It is important to note that a lack of planning is not universal; for some people planning for death has been seen as a way of easing the burden on their families. Corden *et al.*'s (2008) research involving 42 people whose partners had died in the last 18 months found that many participants' partners had made it abundantly clear what kind of arrangements they required on death. Similarly Hill *et al.* (2007) found that older people often make extensive plans for death despite not having previously planned in the past, as they feel it is 'getting closer'. Yet what constitutes 'planning' is variable. For instance, Samsi and Manthorpe (2011: 55) found that funeral arrangements ranged from 'a separate bank account for funeral costs, to more elaborately planned procedures, including hymns they would like sung at the ceremony'. Nonetheless, regardless of whether somebody has planned for a funeral, the ability to afford the expenses associated with the service depends on an individual's financial capacity and potentially the role of the state.

The State and Funding of Funerals: A historical overview

Prior to the end of the Second World War the failure of families to provide sufficiently for a funeral for a loved one was regarded as a public declaration of poverty and stigmatised (Hurren, 2005). Provision for funerals was largely the responsibility of the individual or 'the province of the industrial insurance companies' (Fraser, 2009: 272), which was often seen as characterised by 'inefficiency and selectivity' (Evans and Williams, 2009: 176). The development of a national insurance system following World War Two saw radical changes to the financing of funerals, with Beveridge (1942) advocating that, in view of the fact that all of us will die and therefore require a funeral, there should be a public scheme that provided for 'special expenditure arising at birth, marriage and death' (p.17). This proposal fitted with the 'cradle to the grave' ethos associated with the emerging welfare state at the time.

With the establishment of the welfare state two forms of help for funerals were made available: a universal Death Grant and some discretionary assistance for those most at need through National Assistance (Drakeford, 1998). These were intended to replace the numerous small-scale industrial assurance schemes that had escalated during the interwar years and to provide a form of social insurance that could eliminate the stigma of the pauper's funeral and grave. It was envisaged, everyone was entitled to a 'decent' funeral.

The universality of the funeral benefits were undermined, however, by a failure to uprate them in line with rising prices and as a result they were allowed to wither in value (Evans and Williams, 2009). In 1979 the Conservative government amended the supplementary scheme, reducing entitlement and emphasising regulation. Despite this, given the economic climate of the subsequent decade, there was a sharp increase in take-up of such payments, which in part led to the emergence of the Social Fund in 1988 (see Drakeford, 1998 for a more detailed history). It was at this stage that the universal Death Grant was abolished with state support for funerals put under the remit of the Social Fund. Consequently, provided a claimant could demonstrate their entitlement, a payment to meet the cost of a funeral was potentially still available but through this fund.

The Social Fund and the Funeral Payment (FP)

Background to the FP

Created in 1988, the Social Fund was part of the most radical overhaul of social policy since Beveridge, with the intention of bringing the spiralling costs and complexity of existing arrangements for supporting people from low income backgrounds under control (Huby and Whyley, 1996). Currently situated within the remit of the DWP and regulated by Jobcentre Plus, the Social Fund was (and still is) intended to complement mainstream social security provision in two forms: regulated payments that are paid to all entitled claimants in a number of specified circumstances; and discretionary payments paid following assessment of eligibility and need (DWP, 2010). Originally introduced to ‘target benefits on those most in need through a process of ‘considered decision making’, and to control expenditure more carefully’ (Silburn and Becker, 2009: 66), the Fund was unchanged in the following two decades. At the time of writing, the discretionary component of the Social Fund is being reformed under the Welfare Reform Act 2012. In addition, budgeting loans were extended in May 2012 to cover funeral expenses.

Within this Fund, regulated funeral expenses payments have been available as a grant to meet ‘necessary’ expenses through the Funeral Payment (FP). Intended to support people from low income backgrounds and be comparable to other schemes in the Social Fund, such as Winter Fuel Payments and Community Care Grants, there are substantial restrictions on eligibility (DWP, 2010), largely owing to the exponential growth in applications. In 1988/9 there were 40,000 individuals who received assistance for funerals via a Funeral Payment; by 1993/4 this had nearly doubled (Drakeford, 1998). As a result in 1995 more restrictive rules were introduced whereby a cap was placed on funeral director’s fees of £500, with a number

of further costs including fees to the minister made available. In addition to this cap guidance concerning the person responsible for the funeral was introduced, with the qualification criteria for who might be eligible for the payment tightened in an attempt to tackle the issue of people taking responsibility for a funeral and claiming when other members of the family were better placed (and able) to do so. As a result of these changes, the number of funeral payment awards declined and expenditure dropped back to a yearly average of below £50 million from £63 million in 1994-95 (James Plaskitt MP, Hansard, 2008).

The current situation

Over the last nine years the cost of FPs has risen from £41.6 million to £46.5 million with gradual increases in the average award occurring (See Figure 1). In 2010-2011 there were 38,000 funeral payments, averaging around £1,200 per claimant. With the exception of 2003-04, there was a small reduction in the number of claims to the FP each year until 2008-9, which coincided with a period of economic downturn (Slater, 2010). There is also a relationship between the number of awards and claimants, with greater numbers of claimants tending to result in more FP awards. It is also evident that there is decreased likelihood of an award being made in more recent years which may be associated with the increasing costs of an average award.

Figure 1: Funeral Payment Statistics

Year	Number of claims	Number of awards	Average award	Gross cost (million)
2002-2003	70,000	45,000	£929	£41.6
2003-2004	73,000	46,000	£1,019	£47.2
2004-2005	69,000	44,000	£1,051	£46.3
2005-2006	68,000	42,000	£1,081	£45.4
2006-2007	67,000	41,000	£1,117	£46.0

2007-2008	65,000	40,000	£1,162	£46.0
2008-2009	69,000	41,000	£1,194	£48.4
2009-2010	68,000	39,000	£1,208	£47.1
2010-2011	69,000	38,000	£1,217	£46.5

Source: Authors' Analysis using Social Fund Report data 2002-2011

It is apparent that the number of FP claims and awards has reduced minimally between 2002-03 and 2010-11. This is perhaps unsurprising given the tendency for reductions in the death rates during this period. Figure 2 indicates that the number of deaths registered in the UK between 2002 and 2010 reduced by nearly 50,000. While it is not possible to accurately calculate the specific ratio of claims vs. deaths per year, owing to the recording of the death rate changing to an annual basis that does not map onto the DWP financial year it does suggest that, on the whole, the number of awards has declined as the death rate has similarly fallen. Therefore, predicted rises in the number of deaths in the future are likely to increase the number of FP awards.

Figure 2: UK Annual Death Rates

Year	No. of deaths registered in the UK
2002	608,045
2003	612,085
2004	584,791
2005	582,964
2006	572,224
2007	574,687
2008	579,697
2009	559,617
2010	561,666

Source: ONS (2011) Summary Quality Report for Mortality Statistics in England and Wales

Those who qualify to claim at present include people on income support, income-based jobseeker's allowance, pension credit, child tax credit, working tax credit, housing benefit and council tax benefit. Claims for a FP can be submitted up to three months after the date of the funeral, with completed claim forms requiring an itemised funeral invoice. This means that the funeral must have already taken place when the claimant submits their paperwork. In the meantime, it is typical practice that either funeral directors take on the debt of the funeral or the claimant arranges a loan (either through a credit agency or family and friends) to cover the upfront costs of the funeral. If any capital is raised from the deceased person's estate after the FP has been awarded, the claimant is required to return the equivalent sum of money. This 'estate' refers to any money, property, or insurance policies that the deceased person owned. A house or personal possessions which are left to a widow, widower, or surviving civil partner do not count as part of the estate.

Who claims?

Over fifty per cent of FP expenditure is claimed by people of pensionable age (Corden *et al.*, 2008). This is perhaps to be expected given the current rate of pensioner poverty. When pensioner poverty is measured before housing costs, poverty levels remain at 22.2 per cent (Price, 2006). With the number of pensioners overall predicted to increase by 40 per cent over the next forty years (Curry, 2004), a growth in claims for a FP as a result of pensioner poverty is highly likely.

Is it enough?

The average cost of a standard UK funeral, including doctor's fees and burial/cremation fees is estimated to be £3091 (Sun Life Direct, 2011). The average burial cost is around £852, with cremation costing £495 (James Plaskitt, MP, Hansard, 2008). It has been noted that 'the funeral is only the beginning of the costs families face when they lose someone' (Tom Clarke, MP. Hansard, 2008 col. 1516); approximately £229 is typically spent on flowers, £98 on a death notice in a newspaper, on average £341 on catering, £612 on a memorial such as a headstone, and £2,107 on the administration of an estate (Tom Clarke, MP. Hansard, 2008). Yet the FP is capped at £700 for funeral costs (DWP, 2010), with the average award in 2010-2011 being approximately £1,200 including burial or cremation fees (DWP, 2010).

Concerns regarding a shortfall in the FP are not new. In 2001, the Security Select Committee recommended reforms to the FP to more accurately reflect the cost of a funeral and that the payment figure should be reviewed annually. At the time, the Social Security

Committee cited evidence from funeral directors who reported that ‘they find it very difficult to offer dignified funerals to claimants at this level of the Funeral Payment’ (2001). Despite this, the FP has remained at £700 for funeral costs since 2003 with no proposal to increase the cap or reflect the increase in inflation (Tom Clarke, MP. Hansard, 2008). This is despite the fact that the costs of funerals have been increasing rapidly over recent years with charges estimated to increase by 2012 to an average of £3,299, with funeral charges rising faster than inflation (Tom Clarke, MP. Hansard, 2008). Despite this, when the DWP launched a consultation in 2010 on the viability of the Social Fund, including the FP, the consultation was limited in scope, inviting comments from the public on whether the FP should be extended to include students. It did not put forward the possibility of raising the cap or index linking the cap to inflation.

Do people have sufficient knowledge of the process and eligibility?

It has been noted by the DWP that while the FP is capped at £700 ‘there is an expectation that the scheme will meet the full range of costs and that it will make payments to people in a broad range of financial circumstances’ (DWP, 2010: 43). This is often misguided, borne out in the relatively low percentage of claims which result in an award. In 2010-2011 only 38,000 of the 69,000 claims for Funeral Payments resulted in an award being made. In other words, around 45 per cent of claims were unsuccessful.

In terms of the provision of information about eligibility for a FP and practical support in claiming, very little specific research into, or evaluation of, the process exists. Evidence from studies into the Social Fund more generally is not promising. In a study of 100 Jobcentre Plus customers, Slater (2010) found that participants often cited friends and family as their source of information about the Social Fund, which can lead to confusion about the purpose and processes involved in claiming and what the claimant might be entitled to. In addition, they found that the variety of schemes available in the Social Fund could lead to misunderstanding and result in applications to the wrong part of the Fund. This uncertainty has been corroborated by Kempson *et al.* (2002) who found that their research participants struggled with the process of claiming from the Fund. Unsurprisingly, it is therefore a common experience that ‘applicants to the Fund experience uncertainty as to whether or not an application will be successful’ (Silburn and Becker, 2009: 66). Indeed, this confusion has been acknowledged at a parliamentary level, with Labour MP Tom Clarke reporting, ‘that public understanding and knowledge of that fund is not as widely known as it should be’ (Hansard, 2008 col. 1514).

With specific reference to the FP, one key question is *who* should be providing information about the FP. While the local Jobcentre is currently the designated source of guidance on the FP, complemented by DirectGov.uk, more often than not it is funeral directors who provide information and assistance to newly bereaved people about funding options available. This is potentially problematic for a number of reasons, not least because of the dual role of the funeral director as both an advocate for bereaved people *and* a commercial enterprise (Parsons, 2003). Indeed, Banks (1998) has argued that an ideal situation would be if funeral directors were engaging solely in behaviour which maximizes the well-being of the bereaved, rather than discussing financial information. Local branches of the Citizens Advice Bureau have also conducted and published research into the FP (see for example Gujral and Lee, 2008) as a result of their experience of advising clients and concluded that there is little consensus among funeral directors about what constitutes a basic funeral.

With 45 per cent of applications unsuccessful and a lack of clarity over who provides information, clearly the information provided by the DWP needs to improve. This suggestion is far from new; indeed, it was advocated over 10 years ago (Drakeford, 1998). Evidently, little has changed in the intervening period.

Are claims resolved quickly enough?

Another area of concern with the FP is the time it takes to process claims, particularly given the relatively high level of failed applications (DWP, 2010). The DWP (2010) has already recognised that administrative changes could improve customer experience and that it could streamline Jobcentre Plus processes regarding the FP. Certainly, the length and complexity of the process has been found to be a deterrent to claiming from the Social Fund more generally (Huby and Whyley, 1996; Stewart, 2010). This leads us to question the DWP's (2010: 43) claim that funeral payments 'deliver relevant, timely and appropriate support to the right people'.

Moreover, there can be detrimental consequences for newly bereaved claiming for a FP. Corden *et al.* (2008: 88) found that 'people who had met delays, problems and frustrations, or had felt they were treated inappropriately at such a sensitive time, had clear memories of these experiences and the negative impact it had on them'. At a time which has the potential to create anxieties around resources and expenditure (Samsi and Manthorpe, 2011), newly bereaved people are particularly vulnerable. Indeed, if bereavement is accompanied by reduced economic resources or insufficient income, grieving can be

prolonged or intensified (Hansson and Stroebe, 2006). Thus, delays in the FP administration process, beyond causing problems for funeral directors, have the potential for impacting on the future well-being of the bereaved claimant.

Does claiming for a FP create stigma?

In the UK the way in which the Social Fund has been administered has been the focus of much criticism, with claimants having described the process of claiming from the Social Fund as humiliating and unpleasant (Huby and Dix, 1992). Certainly, stigma and administrative complexity have long been seen as issues associated with means tested benefits (Lister, 1974; Huby and Whyley, 1996). This is despite a number of campaigns to rebrand benefits such as tax credits and the pension credit having limited success. Such benefits are often linked to negative images of social security, with reference to the Poor Laws and scroungers (Kempson *et al.*, 2002), leading to the suggestion that this can have an adverse affect on claimant rates. The uncertainty about the outcome of an application potentially reduces the chances of an application being made (Huby and Whyley, 1996). Thus, in relation to the FP people may be deterred from claiming for support because of the negative associations of ‘needing help’. Indeed an area for future policy research is the historical legacy of the connotations of being regarded as ‘a pauper’ in relation to funding a funeral, and the current provision of public health funerals (see Drakeford, 1998; Hurren, 2005; Jalland, 2010).

In terms of the practicalities of the application process, Kempson *et al.* (2002: 53) reported that half of the non-claimants to the Social Fund in their study refused to claim from the Social Fund under any circumstances as ‘they disliked the prospect of dealing with officialdom, of making an application, and particularly of filling in the application form’. With reference to the FP claim form specifically, the paperwork includes substantial sections where the claimant is required to detail the break-down of their relationship with the deceased person whose funeral costs they wish to cover. The criteria for assessing these subjective statements are currently unidentified. Unsurprisingly, there have been calls for greater transparency with regard to the way that claims are assessed (Corden *et al.*, 2008). In addition, we suggest here that independent research needs to be conducted on the public perception of the FP and the potential stigma associated with not being able to afford ‘a decent send off’.

Discussion

The evidence presented in this paper indicates that the current system for supporting low income people to afford funerals, in its present form, is not working efficiently. At the time of writing, the Coalition Government is not unaware of such concerns. In recent parliamentary debates, discussion has taken place regarding the level of funeral payment, stigma and sustainability, something which has led MP Steve Webb (Hansard, 2011 col. 149) to state:

We are therefore taking powers in the Welfare Reform Bill that is now going through the Commons that will, for the first time, bring funeral costs within the scope of the budgeting loans system ... (It would) help to ensure that people who were very short of money at a difficult time would have sources of finance available to help them to meet the costs of a decent burial and to ensure that funeral directors' proper costs were reimbursed through the individuals.

Despite strongly worded statements such as this, the Government shows little enthusiasm for addressing the shortcomings of the FP. Indeed, in reforming the benefits system since coming into power in May 2011, the Coalition Government has opted to focus on extending budgeting loans to cover funeral payments *in addition* to the FP. Concerns have previously been expressed that the payment schemes available in the Social Fund actually contribute to poverty and hardship as opposed to alleviating it (Legge *et al.*, 2006). For instance, under the current system of budgeting loans in the Social Fund, in practice many families are forced to live on extremely low benefits as a result of having to repay interest free loans. Such budgeting loans have thus emerged as problematic for people on low incomes, further complicated by inaccurate decisions, inappropriate repayment rates, a lack of consistency in the treatment of applications, poor management decisions and underfunding (Silburn and Becker, 2009). In illustrating the issues with the FP in its present form, we believe that the introduction of a new loan system alongside the present setup will not alleviate the existing problems outlined in relation to the provision and administration of the FP.

Over recent years successive Governments have emphasised the neo-liberal concerns of private saving and individual responsibility as a means of reducing its own expenditure and encouraging long-term sustainability and this appears to be one such move (Author). According to James Plaskitt, MP, (Hansard, 2008 col. 1518) this kind of approach is justified in relation to funerals as 'resources are finite ... we also have a responsibility to keep public expenditure under control in this area'. As part of the Social Fund, the FP is thus indicative of a move from universalist non-means tested state provision to a system which has been, and

can continue to be, criticised for its complexity and creation of stigma. As a result, whether or not the state should effectively step in and financially support the cost of funerals and associated costs via a 'safety net' and, if so the level at which this set needs to be considered (Drakeford, 1998; Slater, 2010). We suggest here that the concerns expressed by Drakeford (1998) over a decade ago and further illustrated in this paper are more pressing owing to the projected rise in the number of deaths owing to the ageing population and concerns over pensioner poverty.

Conclusion

Increases in the number of deaths have considerable implications for policy (Corden et al, 2008). This paper has outlined some of these issues in relation to planning for and funding of funerals, and in particular the potential demands on the state. Although the Social Fund Funeral Payment represents a relatively small part of overall funeral expenditure and the current expenditure of the Social Fund, it is highly controversial (Legge *et al.*, 2006). In this paper we have highlighted concerns about the FP, including its value, complexity, the length of time taken to process requests, uncertainty over who provides information regarding applications and associated stigma with not being able to pay for a funeral. In essence, the Social Fund is 'being used to bolster a system of benefits that is not adequate to meet basic needs' (Spicker, 2011: 116).

Despite this and the fact that 'the government has a responsibility to support those who are struggling to make ends meet' (DWP, 2010: 6), insufficient attention has been given to the Funeral Payment and policy around supporting people from low income backgrounds when dealing with death in general. Bereaved people in Britain are amongst the most at risk of poverty and debt (Kemp *et al.*, 2004) as 'individuals are left, at great personal cost, to carry the burden which previously had been shared communally through the provision of the welfare state' (Drakeford, 1998: 524). Moreover, the economic downturn has led to increasing demand on the Social Fund (Slater, 2010) and with an increasing ageing population living in poverty the demand placed on the FP is likely to expand. Additional budgeting loans are likely to create tensions as they have in relation to other areas of the Social Fund (Kemp *et al.*, 2008). In much the same way that pensions have been debated (Pensions Commission, 2006, Author), policy discussion needs to take place in terms of how far the state should be expected to be responsible for the provision of funerals and to what extent individuals have a responsibility to provide resources for their own. It is within this context, and in light of the predicted 17 per cent rise in the number of deaths registered in the

UK over the next 20 years, that the government needs to place a greater emphasis on funerals in the policy agenda.

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